

VI. CLAIMS

What is claimed is:

1. A method for providing secure electronic services to a user on a network, the user having an electronic account linked to a physical address of the user, comprising the steps of:  
  
establishing a secure electronic storage location for the user on the network using an electronic registration system;  
  
permitting the user to access the secure electronic storage location over the network, if the user has an electronic account on the electronic registration system;  
  
receiving authorization from the user to approve access to the secure electronic storage location to a service provider over the network;  
  
and  
  
granting access to the secure electronic storage location to the service provider.
2. The method of claim 1, further comprising:  
  
receiving an advertisement message from a service provider and storing the advertisement message in the secure electronic storage location.

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3. The method of claim 1, further comprising:  
receiving an e-mail message from a service provider and storing the e-mail message in the secure electronic storage location.
4. The method of claim 1, further comprising:  
receiving an electronic postmarked message from a service provider and  
storing the electronic postmarked message in the secure electronic storage location.
5. The method of claim 1, further comprising:  
receiving a secure electronic message from a service provider and storing  
the secure electronic message in the secure electronic storage location.
6. The method of claim 1, further comprising:  
receiving an electronic message from a service provider and storing the  
electronic message in the secure electronic storage location.
7. The method of claim 2, wherein the user can select at least one option to  
filter the advertisement message.

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8. The method of claim 3, wherein the user can select at least one filter option to filter the e-mail message.
9. The method of claim 4, wherein the user can select at least one filter option to filter the electronic postmarked message.
10. The method of claim 5, wherein the user can select at least one filter option to filter the secure electronic message.
11. The method of claim 6, wherein the user can select at least one filter option to filter the electronic message for delivery to the physical address of the user.
12. The method of claim 3, wherein the secure electronic location includes an in box, an out box, and a trash box for the e-mail message.
13. The method of claim 1, further comprising the steps of:  
receiving an electronic message directed to the user;  
verifying that the electronic message meets a predetermined criteria; and

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storing the electronic message in the secure electronic storage location,  
after it has been verified that the electronic message meets a  
predetermined criteria.

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14. The method of claim 13, wherein the predetermined criteria is met if the  
electronic message does not carry a virus.

15. The method of claim 13, wherein the predetermined criteria is met if the  
sender of the electronic message is authenticated.

16. The method of claim 4, wherein the electronic postmarked message is a  
United States Postal Service electronic postmarked message.

17. The method of claim 9, wherein the electronic postmarked message is a  
United States Postal Service electronic postmarked message.

18. A method for providing secure electronic mail to a user, comprising the  
steps of:

establishing a secure electronic storage location in an electronic account  
of the user, wherein the electronic account is linked to a physical  
address of the user;

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receiving an electronic message addressed to the user from a sender;  
verifying that the electronic message does not contain a virus;  
storing the electronic message in the secure electronic storage location,  
once it has been verified that the electronic message does not  
contain a virus; and  
allowing the user to view the electronic message, if the user is authorized.

19. The method of claim 18, further comprising the step of:  
storing time and date information with the electronic message in the  
secure electronic storage location.
20. The method of claim 19, wherein the time and date information indicate  
when the electronic message was received.
21. The method of claim 18, wherein the user is authorized if the user has an  
electronic certificate linked to the electronic account of the user.
22. The method of claim 18, wherein the user is authorized if the user has a  
private key linked to the electronic account of the user.

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23. The method of claim 22, wherein the private key can be used to determine whether the electronic message has been tampered with.
24. The method of claim 18, further comprising the step of:  
enabling the user to create mail, if the user is authorized.
25. The method of claim 24, further comprising the step of:  
allowing the user to select a delivery option for the mail created.
26. The method of claim 24, further comprising the step of:  
allowing the user to select a priority for the mail created.
27. The method of claim 24, further comprising the step of:  
allowing the user to encrypt the mail created.
28. The method of claim 24, further comprising the step of:  
allowing the user to attach a digital signature to the mail created.
29. The method of claim 18, further comprising the step of:  
enabling the user to forward the electronic message, if the user is authorized.

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30. The method of claim 18, further comprising the step of:  
enabling the user to reply to the sender of the electronic message, if the  
user is authorized.
31. A method for establishing electronic bill payment for a payor over a  
network, comprising the steps of:  
receiving an enrollment request from a payor with an electronic account,  
wherein the electronic account is linked to a physical address for  
the payor;  
authenticating the payor based on the electronic account; and  
transmitting payor information from the electronic account to an electronic  
bill payment server to establish a payor account for the user, if the  
user is authenticated successfully.
32. The method of claim 31, further comprising the step of:  
notifying a biller when the payor account is established.
33. The method of claim 31, further comprising the steps of:  
receiving an account activation request from the payor at the electronic bill  
payment server;

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submitting the account activation request and the payor information to the  
biller;

receiving an account activation authorization from the biller;

setting a status of the payor account to active in response to the account  
activation authorization; and

notifying the payor of the account activation authorization.

34. The method of claim 31, wherein the authenticating step further  
comprises the substep of:  
authenticating a digital signature of the payor.

35. A method for establishing electronic bill payment for a biller over a  
network, comprising the steps of:  
receiving biller registration information from a biller;  
processing the biller registration to establish a biller account, wherein the  
biller account enables the biller to submit bills electronically to a  
payor with an electronic account linked to a physical address of the  
payor; and  
transmitting a registration completion notification to the biller when the  
biller account has been established.

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36. The method of claim 35, wherein the processing includes administrative processing.
37. The method of claim 35, wherein the processing includes marketing processing.
38. The method of claim 37, further comprising the step of:  
sending marketing information to the biller when the biller account has  
been established.
39. A method for presenting an electronic bill to a user with an electronic account, comprising the steps of:  
receiving a summary of the electronic bill from a biller at an electronic  
account server via a network, the electronic bill directed to the user,  
wherein the electronic account of the user is linked to a physical  
address of the user;  
storing the summary of the electronic bill in a secure electronic storage  
location corresponding to the user at the electronic account server;  
presenting the summary of the electronic bill to the user via the electronic  
account on the electronic account server via the network;  
receiving a request from the user to review the electronic bill; and

establishing a secure connection between the user and the biller based on  
the request.

40. The method of claim 39, further comprising the steps of:  
receiving a payment authorization and payment method from the user in  
response to the electronic bill; and  
sending a payment to the biller using the payment method.
41. The method of claim 40, wherein the payment method includes bank  
account information for a bank account of the user.
42. The method of claim 39, further comprising the step of:  
notifying the biller when the summary of the electronic bill has been  
presented to the user.
43. The method of claim 39, wherein the electronic account server is a United  
States Postal Service secure electronic mailbox server.
44. A method for notifying a user with an electronic account of an electronic  
bill, comprising the steps of:

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receiving bill information from a registered biller at an electronic bill

payment server;

appending an electronic postmark to the bill information to create a

formatted bill; and

transmitting the formatted bill to the electronic account of the user,

wherein the electronic account is linked to a physical address for

the user.

45. The method of claim 44, further comprising the steps of:
- receiving, at the electronic bill payment server, a delivery notification from
- the electronic account; and
- transmitting the delivery notification from the electronic bill payment server
- to the biller.
46. The method of claim of 44, further comprising the steps of:
- generating a physical bill using the bill information; and
- sending the physical bill to the physical address of the user.
47. The method of claim 44, wherein the bill information includes advertising.

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48. A method for providing access to an electronic bill of a user with an electronic account, comprising the steps of:
- storing electronic bill information about the electronic bill in the electronic account of the user at an electronic bill payment server, wherein the electronic account is linked to a physical address for the user; receiving a request from the user for the electronic bill information in the electronic account;
- authenticating the user;
- retrieving the electronic bill information in the electronic account of the user from the electronic bill payment server; and
- transmitting the electronic bill information to the user.
49. The method of claim 48, wherein the electronic bill information is a bill summary.
50. The method of claim 48, wherein the electronic bill information is the electronic bill.
51. The method of claim 48, wherein the electronic bill information is historical bill information.

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52. The method of claim 48, wherein the retrieving step further comprises the substep of:

obtaining the electronic bill information from a biller.

53. The method of claim 48, wherein the electronic bill payment server is a United States Postal Service electronic bill payment server.

54. The method of claim 48, wherein the electronic bill payment server is not a United States Postal Service electronic bill payment server.

55. A method for paying an electronic bill of a user with an electronic account, comprising the steps of:

allowing communications between an electronic account system and a financial processor, wherein each user in the electronic account system has an electronic account, and wherein each electronic account in the electronic account system is linked to a physical address of each user;

receiving, at the financial processor, payment authorization for an electronic bill from a user with an electronic account;

transmitting the payment authorization for the electronic bill from the financial processor to a payer bank of the user;

transmitting payment for the electronic bill from the payer bank to a biller  
bank;

receiving, at the financial processor, transaction confirmation from the  
payer bank when the payment has been transmitted;

5 sending the transaction confirmation from the financial processor to the  
user with the electronic account; and

sending payment notification from the biller bank to the user with the  
electronic account.

- 10 56. The method of claim 55, wherein the electronic account system is a  
United States Postal Service electronic account system.
- 15 57. The method of claim 55, further comprising the step of:  
appending an electronic postmark to the payment authorization.
58. The method of claim 57, wherein the electronic postmark is a United  
States Postal Service electronic postmark.
59. A method for paying an electronic bill of a user with an electronic account,  
comprising the steps of:

allowing communications between an electronic bill payment server and a  
financial processor;  
registering a biller with the electronic bill payment server, thereby  
permitting the biller to send bills to a user with an electronic  
account in the electronic bill payment server, wherein the electronic  
account of the user is linked to a physical address of the user;  
receiving bill information from the biller at the electronic bill payment  
server;  
appending an electronic postmark to the bill information to create a  
formatted bill;  
transmitting the formatted bill to the electronic account of the user;  
receiving, at the financial processor, payment authorization for an  
electronic bill from the user with the electronic account;  
transmitting the payment authorization for the electronic bill from the  
financial processor to a payer bank of the user;  
transmitting payment for the electronic bill from the payer bank to a biller  
bank;  
receiving, at the financial processor, transaction confirmation from the  
payer bank, when the payment has been transmitted;  
sending the transaction confirmation from the financial processor to the  
user with the electronic account; and

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sending payment notification from the biller bank to the user with the  
electronic account.

60. A method for establishing electronic bill payment for a payor over a  
network,  
comprising the steps of:  
receiving an enrollment request from a payor with an electronic account,  
wherein the electronic account is linked to a physical address for  
the payor;  
authenticating the payor based on the electronic account;  
transmitting payor information from the electronic account to an electronic  
bill payment server to establish a payor account for the user, if the  
user is authenticated successfully;  
receiving an account activation request from the payor at the electronic bill  
payment server;  
submitting the account activation request and the payor information to the  
biller;  
receiving an account activation authorization from the biller;  
setting a status of the payor account to active in response to the account  
activation authorization; and  
notifying the payor of the account activation authorization.



61. A system for providing secure electronic services to a user on a network, the user having an electronic account linked to a physical address of the user, comprising:

an establishing component configured to establish a secure electronic

storage location for the user on the network using an electronic

registration system;

a permitting component configured to permit the user to access the

secure electronic storage location over the network, if the user has

an electronic account on the electronic registration system;

an authorization receiving component configured to receive authorization

from the user to approve access to the secure electronic storage

location to a service provider over the network; and

a granting component configured to grant access to the secure electronic

storage location to the service provider.

62. The system of claim 61, further comprising:

an advertisement receiving component configured to receive an

advertisement message from a service provider and storing the

advertisement message in the secure electronic storage location.

63. The system of claim 61, further comprising:

an e-mail receiving component configured to receive an e-mail message  
from a service provider and storing the e-mail message in the  
secure electronic storage location.

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64. The system of claim 61, further comprising:  
an electronic postmark receiving component configured to receive an  
electronic postmarked message from a service provider and storing  
the electronic postmarked message in the secure electronic  
storage location.

65. The system of claim 61, further comprising:  
a secure message receiving component configured to receive a secure  
electronic message from a service provider and storing the secure  
electronic message in the secure electronic storage location.

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66. The system of claim 61, further comprising:  
an electronic message receiving component configured to receive an  
electronic message from a service provider and storing the  
electronic message in the secure electronic storage location.

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a criteria receiving component configured to receive an electronic  
message directed to the user;  
a verifying component configured to verify that the electronic message  
meets a predetermined criteria; and  
a storing component configured to store the electronic message in the  
secure electronic storage location, after it has been verified that the  
electronic message meets a predetermined criteria.

74. The system of claim 73, wherein the predetermined criteria is met if the  
electronic message does not carry a virus.
75. The system of claim 73, wherein the predetermined criteria is met if the  
sender of the electronic message is authenticated.
76. The system of claim 74, wherein the electronic postmarked message is a  
United States Postal Service electronic postmarked message.
77. The system of claim 79, wherein the electronic postmarked message is a  
United States Postal Service electronic postmarked message.
78. A system for providing secure electronic mail to a user, comprising:

an establishing component configured to establish a secure electronic  
storage location in an electronic account of the user, wherein the  
electronic account is linked to a physical address of the user;  
a receiving component configured to receive an electronic message  
addressed to the user from a sender;  
a verifying component configured to verify that the electronic message  
does not contain a virus;  
a message storing component configured to store the electronic message  
in the secure electronic storage location, once it has been verified  
that the electronic message does not contain a virus; and  
an allowing component configured to allow the user to view the electronic  
message, if the user is authorized.

79. The system of claim 78, further comprising:  
a time and date storing component configured to store time and date  
information with the electronic message in the secure electronic storage  
location.
80. The system of claim 79, wherein the time and date information indicate  
when the electronic message was received.

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81. The system of claim 78, wherein the user is authorized if the user has an electronic certificate linked to the electronic account of the user.
82. The system of claim 78, wherein the user is authorized if the user has a private key linked to the electronic account of the user.
83. The system of claim 82, wherein the private key can be used to determine whether the electronic message has been tampered with.
84. The system of claim 78, further comprising:  
a create mail enabling component configured to enable the user to create mail, if the user is authorized.
85. The system of claim 84, further comprising:  
a delivery option allowing component configured to allow the user to select a delivery option for the mail created.
86. The system of claim 84, further comprising:  
a priority allowing component configured to allow the user to select a priority for the mail created.

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87. The system of claim 84, further comprising:  
an encryption allowing component configured to allow the user to encrypt  
the mail created.
88. The system of claim 84, further comprising:  
a digital signature allowing component configured to allow the user to  
attach a digital signature to the mail created.
89. The system of claim 78, further comprising:  
a forward enabling component configured to enable the user to forward  
the electronic message, if the user is authorized.
90. The system of claim 78, further comprising:  
a reply enabling component configured to enable the user to reply to the  
sender of the electronic message, if the user is authorized.
91. A system for establishing electronic bill payment for a payor over a  
network, comprising:  
an enrollment request receiving component configured to receive an  
enrollment request from a payor with an electronic account,

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a submitting component configured to submit the account activation request and the payor information to the biller;

an authorization receiving component configured to receive an account activation authorization from the biller;



a setting component configured to set a status of the payor account to active in response to the account activation authorization; and a notifying component configured to notify the payor of the account activation authorization.

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94. The system of claim 91, wherein the authenticating component further comprises:

a signature authenticating component configured to authenticate a digital signature of the payor.

95. A system for establishing electronic bill payment for a biller over a network, comprising:

a receiving component configured to receive biller registration information from a biller;

a processing component configured to process the biller registration to establish a biller account, wherein the biller account enables the biller to submit bills electronically to a payor with an electronic account linked to a physical address of the payor; and

a transmitting component configured to transmit a registration completion notification to the biller when the biller account has been established.

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96. The system of claim 95, wherein the processing includes administrative processing.

97. The system of claim 95, wherein the processing includes marketing processing.

98. The system of claim 97, further comprising:  
a sending component configured to send marketing information to the  
biller when the biller account has been established.

99. A system for presenting an electronic bill to a user with an electronic account, comprising:  
a summary receiving component configured to receive a summary of the  
electronic bill from a biller at an electronic account server via a  
network, the electronic bill directed to the user, wherein the  
electronic account of the user is linked to a physical address of the  
user;  
a storing component configured to store the summary of the electronic bill  
in a secure electronic storage location corresponding to the user at  
the electronic account server;

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a presenting component configured to present the summary of the  
electronic bill to the user via the electronic account on the  
electronic account server via the network;  
a request receiving component configured to receive a request from the  
user to review the electronic bill; and  
an establishing component configured to establish a secure connection  
between the user and the biller based on the request.

100. The system of claim 99, further comprising:  
a payment receiving component configured to receive a payment  
authorization and payment method from the user in response to the  
electronic bill; and  
a sending component configured to send a payment to the biller using the  
payment method.
101. The method of claim 100, wherein the payment method includes bank  
account information for a bank account of the user.
102. The method of claim 99, further comprising:  
a notifying component configured to notify the biller when the summary of  
the electronic bill has been presented to the user.

103. The method of claim 99, wherein the electronic account server is a United States Postal Service secure electronic mailbox server.

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104. A system of notifying a user with an electronic account of an electronic bill, comprising:
- a receiving component configured to receive bill information from a registered biller at an electronic bill payment server;
  - an appending component configured to append an electronic postmark to the bill information to create a formatted bill; and
  - a bill transmitting component configured to transmit the formatted bill to the electronic account of the user, wherein the electronic account is linked to a physical address for the user.

105. The system of claim 104, further comprising:
- a notification receiving component configured to receive, at the electronic bill payment server, a delivery notification from the electronic account; and
  - a notification transmitting component configured to transmit the delivery notification from the electronic bill payment server to the biller.

106. The claim of 104, further comprising:

a generating component configured to generate a physical bill using the  
bill information; and  
a sending component configured to send the physical bill to the physical  
address of the user.

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107. The system of claim 104, wherein the bill information includes advertising.

108. A system for providing access to an electronic bill of a user with an  
electronic

account, comprising:

a storing component configured to store electronic bill information about  
the electronic bill in the electronic account of the user at an  
electronic bill payment server, wherein the electronic account is  
linked to a physical address for the user;

a receiving component configured to receive a request from the user for  
the electronic bill information in the electronic account;

an authenticating component configured to authenticate the user;

a retrieving component configured to retrieve the electronic bill information  
in the electronic account of the user from the electronic bill  
payment server; and

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a transmitting component configured to transmit the electronic bill  
information to the user.

109. The system of claim 108, wherein the electronic bill information is a bill  
summary.

110. The system of claim 108, wherein the electronic bill information is the  
electronic bill.

111. The system of claim 108, wherein the electronic bill information is  
historical bill information.

112. The system of claim 108, wherein the retrieving component further  
comprises:  
an obtaining component configured to obtain the electronic bill information  
from a biller.

113. The system of claim 108, wherein the electronic bill payment server is a  
United States Postal Service electronic bill payment server.

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114. The system of claim 108, wherein the electronic bill payment server is not a United States Postal Service electronic bill payment server.

115. A system for paying an electronic bill of a user with an electronic account, comprising:

an allowing component configured to allow communications between an electronic account system and a financial processor, wherein each user in the electronic account system has an electronic account, and wherein each electronic account in the electronic account system is linked to a physical address of each user;

an authorization receiving component configured to receive, at the financial processor, payment authorization for an electronic bill from a user with an electronic account;

an authorization transmitting component configured to transmit the payment authorization for the electronic bill from the financial processor to a payer bank of the user;

a payment transmitting component configured to transmit payment for the electronic bill from the payer bank to a biller bank;

a receiving component configured to receive transaction confirmation from the payer bank when the payment has been transmitted;

a confirmation sending component configured to send the transaction  
confirmation from the financial processor to the user with the  
electronic account; and  
a notification sending component configured to send payment notification  
from the biller bank to the user with the electronic account.

116. The system of claim 115, wherein the electronic account system is a  
United States Postal Service electronic account system.

117. The system of claim 115, further comprising:  
an appending component configured to append an electronic postmark to  
the payment authorization.

118. The system of claim 117, wherein the electronic postmark is a United  
States Postal Service electronic postmark.

119. A system for paying an electronic bill of a user with an electronic account,  
comprising:  
an allowing component configured to allow communications between an  
electronic bill payment server and a financial processor;



5 a registering component configured to register a biller with the electronic  
bill payment server, thereby permitting the biller to send bills to a  
user with an electronic account in the electronic bill payment  
server, wherein the electronic account of the user is linked to a  
physical address of the user;

a bill information receiving component configured to receive bill  
information from the biller at the electronic bill payment server;  
an appending component configured to append an electronic postmark to  
the bill information to create a formatted bill;

10 a bill transmitting component configured to transmit the formatted bill to  
the electronic account of the user;

an authorization receiving component configured to receive, at the  
financial processor, payment authorization for an electronic bill  
from the user with the electronic account;

15 an authorization transmitting component configured to transmit the  
payment authorization for the electronic bill from the financial  
processor to a payer bank of the user;

a payment transmitting component configured to transmit payment for the  
electronic bill from the payer bank to a biller bank;

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a confirmation receiving component configured to receive, at the financial processor, transaction confirmation from the payer bank, when the payment has been transmitted;

a confirmation sending component configured to send the transaction confirmation from the financial processor to the user with the electronic account; and

a notification sending component configured to send payment notification from the biller bank to the user with the electronic account.

120. A system for establishing electronic bill payment for a payor over a network, comprising:
- an enrollment request receiving component configured to receive an enrollment request from a payor with an electronic account, wherein the electronic account is linked to a physical address for the payor;
  - an authenticating component configured to authenticate the payor based on the electronic account;
  - a transmitting component configured to transmit payor information from the electronic account to an electronic bill payment server to

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establish a payor account for the user, if the user is authenticated successfully;

an activation request receiving component configured to receive an account activation request from the payor at the electronic bill payment server;

a submitting component configured to submit the account activation request and the payor information to the biller;

an authorization receiving component configured to receive an account activation authorization from the biller;

a setting component configured to set a status of the payor account to active in response to the account activation authorization; and

a notifying component configured to notify the payor of the account activation authorization.

121. A computer readable medium having computer readable code embodied therein for providing secure electronic services to a user on a network, the user having an electronic account linked to a physical address of the user, the computer readable code comprising:
- an establishing module configured to establish a secure electronic storage location for the user on the network using an electronic registration system;

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a permitting module configured to permit the user to access the secure electronic storage location over the network, if the user has an electronic account on the electronic registration system;

a receiving module configured to receive authorization from the user to approve access to the secure electronic storage location to a service provider over the network; and

a granting module configured to grant access to the secure electronic storage location to the service provider.

122. A computer readable medium having computer readable code embodied therein for providing secure electronic mail to a user, the computer readable code comprising:
- an establishing module configured to establish a secure electronic storage location in an electronic account of the user, wherein the electronic account is linked to a physical address of the user;
- a receiving module configured to receive an electronic message addressed to the user from a sender;
- a verifying module configured to verify that the electronic message does not contain a virus;

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124. A computer readable medium having computer readable code embodied therein for establishing electronic bill payment for a biller over a network, the computer readable code comprising:

a receiving module configured to receive biller registration information

from a biller;

a processing module configured to process the biller registration to

establish a biller account, wherein the biller account enables the

biller to submit bills electronically to a payor with an electronic

account linked to a physical address of the payor; and

a transmitting module configured to transmit a registration completion

notification to the biller when the biller account has been

established.

125. A computer readable medium having computer readable code embodied therein for presenting an electronic bill to a user with an electronic

account, the computer readable code comprising:

a summary receiving module configured to receive a summary of the

electronic bill from a biller at an electronic account server via a

network, the electronic bill directed to the user, wherein the

electronic account of the user is linked to a physical address of the

user;

a storing module configured to store the summary of the electronic bill in a secure electronic storage location corresponding to the user at the electronic account server;

a presenting module configured to present the summary of the electronic bill to the user via the electronic account on the electronic account server via the network;

a receiving module configured to receive a request from the user to review the electronic bill; and

an establishing module configured to establish a secure connection between the user and the biller based on the request.

126. A computer readable medium having computer readable code embodied therein of notifying a user with an electronic account of an electronic bill, the computer readable code comprising:

a receiving module configured to receive bill information from a registered biller at an electronic bill payment server;

an appending module configured to append an electronic postmark to the bill information to create a formatted bill; and

a transmitting module configured to transmit the formatted bill to the electronic account of the user, wherein the electronic account is linked to a physical address for the user.

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127. A computer readable medium having computer readable code embodied therein for providing access to an electronic bill of a user with an electronic account, the computer readable code comprising:
- a storing module configured to store electronic bill information about the electronic bill in the electronic account of the user at an electronic bill payment server, wherein the electronic account is linked to a physical address for the user;
  - a receiving module configured to receive a request from the user for the electronic bill information in the electronic account;
  - an authenticating module configured to authenticate the user;
  - a retrieving module configured to retrieve the electronic bill information in the electronic account of the user from the electronic bill payment server; and
  - a transmitting module configured to transmit the electronic bill information to the user.
128. A computer readable medium having computer readable code embodied therein for paying an electronic bill of a user with an electronic account, the computer readable code comprising:

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an allowing module configured to allow communications between an electronic account system and a financial processor, wherein each user in the electronic account system has an electronic account, and wherein each electronic account in the electronic account system is linked to a physical address of each user;

an authorization receiving module configured to receive, at the financial processor, payment authorization for an electronic bill from a user with an electronic account;

an authorization transmitting module configured to transmit the payment authorization for the electronic bill from the financial processor to a payer bank of the user;

a payment transmitting module configured to transmit payment for the electronic bill from the payer bank to a biller bank;

a confirmation receiving module configured to receive, at the financial processor, transaction confirmation from the payer bank when the payment has been transmitted;

a confirmation sending module configured to send the transaction confirmation from the financial processor to the user with the electronic account; and

a notification sending module configured to send payment notification from the biller bank to the user with the electronic account.

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129. A computer readable medium having computer readable code embodied therein for paying an electronic bill of a user with an electronic account, the computer readable code comprising:
- an allowing module configured to allow communications between an electronic bill payment server and a financial processor;
  - a registering module configured to register a biller with the electronic bill payment server, thereby permitting the biller to send bills to a user with an electronic account in the electronic bill payment server, wherein the electronic account of the user is linked to a physical address of the user;
  - a bill information receiving module configured to receive bill information from the biller at the electronic bill payment server;
  - an appending module configured to append an electronic postmark to the bill information to create a formatted bill;
  - a bill transmitting module configured to transmit the formatted bill to the electronic account of the user;
  - an authorization receiving module configured to receive payment authorization for an electronic bill from the user with the electronic account;

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an authorization transmitting module configured to authorize the payment authorization for the electronic bill from the financial processor to a payer bank of the user;

a payment transmitting module configured to transmit payment for the electronic bill from the payer bank to a biller bank;

a confirmation receiving module configured to receive, at the financial processor, transaction confirmation from the payer bank, when the payment has been transmitted;

a confirmation sending module configured to send the transaction confirmation from the financial processor to the user with the electronic account; and

a notification sending module configured to send payment notification from the biller bank to the user with the electronic account.

130. A computer readable medium having computer readable code embodied therein for establishing electronic bill payment for a payor over a network, the computer readable code comprising:
- an enrollment request receiving module configured to receive an enrollment request from a payor with an electronic account, wherein the electronic account is linked to a physical address for the payor;

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an authenticating the module configured to authenticate payor based on  
the electronic account;

a transmitting module configured to transmit payor information from the  
electronic account to an electronic bill payment server to establish  
a payor account for the user, if the user is authenticated  
successfully;

an activation request receiving module configured to receive an account  
activation request from the payor at the electronic bill  
payment server;

a submitting module configured to submit the account activation request  
and the payor information to the biller;

an authorization receiving module configured to receive an account  
activation authorization from the biller;

a setting module configured to set a status of the payor account to active  
in response to the account activation authorization; and

a notifying module configured to notify the payor of the account activation  
authorization.

131. A system for providing secure electronic services to a user on a network,  
the user having an electronic account linked to a physical address of the  
user, comprising:

means for establishing a secure electronic storage location for the user on the network using an electronic registration system;

means for permitting the user to access the secure electronic storage location over the network, if the user has an electronic account on the electronic registration system;

means for receiving authorization from the user to approve access to the secure electronic storage location to a service provider over the network; and

means for granting access to the secure electronic storage location to the service provider.

132. A system for providing secure electronic mail to a user, comprising:

means for establishing a secure electronic storage location in an electronic account of the user, wherein the electronic account is linked to a physical address of the user;

means for receiving an electronic message addressed to the user from a sender;

means for verifying that the electronic message does not contain a virus;

means for storing the electronic message in the secure electronic storage location, once it has been verified that the electronic message does not contain a virus; and

means for allowing the user to view the electronic message, if the user is authorized.

133. A system for establishing electronic bill payment for a payor over a network, comprising:
- means for receiving an enrollment request from a payor with an electronic account, wherein the electronic account is linked to a physical address for the payor;
- means for authenticating the payor based on the electronic account; and
- means for transmitting payor information from the electronic account to an electronic bill payment server to establish a payor account for the user, if the user is authenticated successfully.

134. A system for establishing electronic bill payment for a biller over a network, comprising:
- means for receiving biller registration information from a biller;
- means for processing the biller registration to establish a biller account, wherein the biller account enables the biller to submit bills electronically to a payor with an electronic account linked to a physical address of the payor; and

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means for transmitting a registration completion notification to the biller  
when the biller account has been established.

135. A system for presenting an electronic bill to a user with an electronic  
account, comprising:

means for receiving a summary of the electronic bill from a biller at an  
electronic account server via a network, the electronic bill directed  
to the user, wherein the electronic account of the user is linked to a  
physical address of the user;

means for storing the summary of the electronic bill in a secure electronic  
storage location corresponding to the user at the electronic account  
server;

means for presenting the summary of the electronic bill to the user via the  
electronic account on the electronic account server via the network;

means for receiving a request from the user to review the electronic bill;  
and

means for establishing a secure connection between the user and the  
biller based on the request.

136. A system of notifying a user with an electronic account of an electronic  
bill, comprising:

means for receiving bill information from a registered biller at an electronic  
bill payment server;

means for appending an electronic postmark to the bill information to  
create a formatted bill; and

means for transmitting the formatted bill to the electronic account of the  
user, wherein the electronic account is linked to a physical address  
for the user.

137. A system for providing access to an electronic bill of a user with an  
electronic  
account, comprising:

means for storing electronic bill information about the electronic bill in the  
electronic account of the user at an electronic bill payment server,  
wherein the electronic account is linked to a physical address for  
the user;

means for receiving a request from the user for the electronic bill  
information in the electronic account;

means for authenticating the user;

means for retrieving the electronic bill information in the electronic account  
of the user from the electronic bill payment server; and

means for transmitting the electronic bill information to the user.



138. A system for paying an electronic bill of a user with an electronic account, comprising:

means for allowing communications between an electronic account

system and a financial processor, wherein each user in the

electronic account system has an electronic account, and wherein

each electronic account in the electronic account system is linked

to a physical address of each user;

means for receiving, at the financial processor, payment authorization for

an electronic bill from a user with an electronic account;

means for transmitting the payment authorization for the electronic bill

from the financial processor to a payer bank of the user;

means for transmitting payment for the electronic bill from the payer bank

to a biller bank;

means for receiving, at the financial processor, transaction confirmation

from the payer bank when the payment has been transmitted;

means for sending the transaction confirmation from the financial

processor to the user with the electronic account; and

means for sending payment notification from the biller bank to the user

with the electronic account.

139. A system for paying an electronic bill of a user with an electronic account,

comprising:

means for allowing communications between an electronic bill payment

server and a financial processor;

means for registering a biller with the electronic bill payment server,

thereby permitting the biller to send bills to a user with an electronic

account in the electronic bill payment server, wherein the electronic

account of the user is linked to a physical address of the user;

means for receiving bill information from the biller at the electronic bill

payment server;

means for appending an electronic postmark to the bill information to

create a formatted bill;

means for transmitting the formatted bill to the electronic account of the

user;

means for receiving, at the financial processor, payment authorization for

an electronic bill from the user with the electronic account;

means for transmitting the payment authorization for the electronic bill

from the financial processor to a payer bank of the user;

means for transmitting payment for the electronic bill from the payer bank

to a biller bank;

means for receiving, at the financial processor, transaction confirmation

from the payer bank, when the payment has been transmitted;

means for sending the transaction confirmation from the financial  
processor to the user with the electronic account; and  
means for sending payment notification from the biller bank to the user  
with the electronic account.

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140. A system for establishing electronic bill payment for a payor over a  
network,  
comprising:  
means for receiving an enrollment request from a payor with an electronic  
account, wherein the electronic account is linked to a physical  
address for the payor;  
means for authenticating the payor based on the electronic account;  
means for transmitting payor information from the electronic account to an  
electronic bill payment server to establish a payor account for the  
user, if the user is authenticated successfully;  
means for receiving an account activation request from the payor at the  
electronic bill payment server;  
means for submitting the account activation request and the payor  
information to the biller;  
means for receiving an account activation authorization from the biller;

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means for setting a status of the payor account to active in response to  
the account activation authorization; and  
means for notifying the payor of the account activation authorization.

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141. A method for presenting electronic bill information to a user with an  
electronic account, comprising the steps of:  
from each of a plurality of billers, receiving an electronic bill directed to the  
user, wherein the electronic account of the user is linked to a  
physical address of the user;  
consolidating the electronic bills from the plurality of billers into a bill  
statement for the user;  
storing the electronic bills in a secure electronic storage location  
corresponding to the user at the electronic account server; and  
presenting the bill statement to the user via the electronic account on the  
electronic account server via the network.

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142. The method of claim 141, further comprising the steps of:  
receiving a payment authorization from the user in response to the bill  
statement; and  
sending a payment to the biller corresponding to each bill consolidated  
into the bill statement.

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143. The method of claim 141, wherein the bill statement is presented to the user on a single user interface.
144. A system for presenting electronic bill information to a user with an electronic account, comprising:
- a bill receiving component configured to receive, from each of a plurality of billers, an electronic bill directed to the user, wherein the electronic account of the user is linked to a physical address of the user;
  - a consolidating component configured to consolidate the electronic bills from the plurality of billers into a bill statement for the user;
  - a storing component configured to store the electronic bills in a secure electronic storage location corresponding to the user at the electronic account server; and
  - a presenting component configured to present the bill statement to the user via the electronic account on the electronic account server via the network.
145. The method of claim 144, further comprising:
- an authorization receiving component configured to receive a payment authorization from the user in response to the bill statement; and

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a sending component configured to send a payment to the biller  
corresponding to each bill consolidated into the bill statement.

146. The method of claim 144, wherein the bill statement is presented to the  
user on a single user interface.

147. A system for presenting electronic bill information to a user with an  
electronic account, comprising:  
from each of a plurality of billers, means for receiving an electronic bill  
directed to the user, wherein the electronic account of the user is  
linked to a physical address of the user;  
means for consolidating the electronic bills from the plurality of billers into  
a bill statement for the user;  
means for storing the electronic bills in a secure electronic storage  
location corresponding to the user at the electronic account server;  
and  
means for presenting the bill statement to the user via the electronic  
account on the electronic account server via the network.

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148. A computer readable medium having computer readable code embodied therein for presenting electronic bill information to a user with an electronic account, the computer readable code comprising:
- a bill receiving module configured to receive, from each of a plurality of billers, an electronic bill directed to the user, wherein the electronic account of the user is linked to a physical address of the user;
  - a consolidating module configured to consolidate the electronic bills from the plurality of billers into a bill statement for the user;
  - a storing module configured to store the electronic bills in a secure electronic storage location corresponding to the user at the electronic account server; and
  - a presenting module configured to present the bill statement to the user via the electronic account on the electronic account server via the network.

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